

Mysteries of Medicare: Does Medicare Cover Vaccines?

Since your health is your greatest asset, it's important, that those who are on Medicare keep their vaccinations up to date. Vaccinations are not just for kids!

Vaccinations are particularly important as the highest rates of serious illness occur in those over 65 and children under 2 years of age.

Vaccines protect us from potentially deadly diseases and they also protect those who cannot be vaccinated for medical reasons.

Vaccinations that are particularly important to seniors include Flu, Pneumonia, Shingles, Tdap and COVID-19, the newest vaccine important for everyone.

Here's how Medicare covers the cost of vaccines:

Vaccine	What Part of Medicare Pays for the Vaccine	Where to get Vaccine
Flu*	Part B Deductible does not apply	Doctors office, pharmacy, community clinic
Pneumonia*	Part B Deductible does not apply	Doctors office, pharmacy
Shingles*	Part D (Your prescription drug plan) Cost depends upon your prescription drug plan	Pharmacy
Tdap/TD*	Part B – only after an injury	Doctors office
COVID-19	Part B Deductible does not apply Covered by ALL Medicare Advantage Plans Some sites may charge an administration fee	Community clinics and pharmacies

*If you are a member of a Medicare Advantage Plan, please verify the cost with your plan before obtaining these vaccines.

Flu Vaccine – Be sure you ask for the High Dose for seniors version of the vaccine. It is good to get the Flu Vaccine as soon as it is available as it takes 2 weeks for your body to build immunity to the flu. And remember you will need a flu vaccine every year.

Pneumonia Vaccine - There are now two different pneumonia vaccines and you will need to get them both. They are called PCV 13 (Pneumovax 13) which is preferably given first and PPSV23 (Pneumovax) which is given a year later. If you received PPSV23 first, as many did before PCV13 was approved for adults, PCV13 should be administered at least 1 year after that original injection.

Shingles Vaccine - The vaccine Shingrix has been proven to be 97% effective in those 50-69 and 91% in those over 70. Because it is so effective Centers for Disease Control and Prevention (CDC) recommend you receive the Shingrix vaccine even if you have had shingles, previously had the old vaccine Zostavax or if you are not sure you had chicken pox. To be fully vaccinated you must receive two doses of the vaccine. Shingrix is for healthy adults over 50.

Tdap/TD Vaccine – Tdap is a combination vaccine that protects against three potentially life-threatening bacterial diseases: tetanus, diphtheria, and pertussis (whooping cough). Tdap is usually given when you are 11 or 12 years of age. However, you will need a booster of Td every 10 years to adequately protect you against tetanus and diphtheria. If you suffer a case of severe and dirty wound or burn, you may require one sooner than 10 years.

COVID-19 Vaccine – is a new vaccine that reduces the risk of illness from the virus COVID-19 by working with the body's natural defenses to safely develop protection (immunity) to the virus. Currently two doses, several weeks apart are required to develop optimum immunity.

As with all medical care, discuss with your family physician before moving forward with any vaccination. Your healthcare provider can explain the benefits of these vaccinations and which ones you might need.

PA MEDI counselors are available to answer your Medicare-related questions. You can contact a counselor by calling your local senior center to set up an appointment or through the PA MEDI Helpline at 610-344-5004, option 2. You can also email us with questions at smilam@chesco.org.